

UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

UNITED STATES OF AMERICA

§
§
§
§

Claim No: 2000A13203

vs.

Lori A. Gullekson

COMPLAINT

TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

The United States of America, plaintiff, alleges that:

Jurisdiction

1. This Court has jurisdiction over the subject matter of this action pursuant to Article III, Section 2, U.S. Constitution and 28 U.S.C. § 1345.

Venue

2. The defendant is a resident of Washtenaw County, Michigan within the jurisdiction of this Court and may be served with service of process at 8695 Aqua Lane, Ypsilanti, Michigan 48197.

The Debt

3. The debt owed the USA is as follows:

A. Current Principal (<i>after application of all prior payments, credits, and offsets</i>)	\$611.16
B. Current Capitalized Interest Balance and Accrued Interest	\$879.85
C. Administrative Fee, Costs, Penalties	\$0.00
D. Credits previously applied (<i>Debtor payments, credits, and offsets</i>)	\$0.00

E. Attorneys fees	\$0.00
Total Owed	\$1,491.01

The Certificate of Indebtedness, attached as Exhibit A", shows the total owed excluding attorney's fees and CIF charges. The principal balance and the interest balance shown on the Certificate of Indebtedness is correct as of the date of the Certificate of Indebtedness after application of all prior payments, credits, and offsets. Prejudgment interest accrues at the rate of 8.000% per annum.

Failure to Pay

4. Demand has been made upon the defendant for payment of the indebtedness, and the defendant has neglected and refused to pay the same.

WHEREFORE, USA prays for judgment:

A. For the sums set forth in paragraph 3 above, plus prejudgment interest through the date of judgment, all administrative costs allowed by law, and post-judgment interest pursuant to 28 U.S.C. § 1961 that interest on the judgment be at the legal rate until paid in full;

B. For attorneys' fees to the extent allowed by law; and,

C. For such other relief which the Court deems proper.

Respectfully submitted,

By: s/Charles J. Holzman (P35625)
Holzman Corkery, PLLC
Attorneys for Plaintiff
Tamara Pearson (P56265)
28366 Franklin Road
Southfield, Michigan 48034
(248) 352-4340
usa@holzmanlaw.com

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS

LORI A. GULLEKSON
AKA: LORI GULLEKSON
3657 RIVERSIDE DR
CANTON, MI 48188-2325

SSN:

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 11/22/99.

On or about 8/20/91 the borrower executed promissory note(s) to secure loan(s) of \$2,135.00 from Manufacturers National Bank, Detroit, MI at 8.00 percent interest per annum. This loan obligation was guaranteed by Michigan Higher Education Assistance Authority and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 CFR. Part 682). The holder demanded payment according to the terms of the note(s), and credited \$1,382.39 to the outstanding principal owed on the loan(s). The borrower defaulted on the obligation on 4/20/93, and the holder filed a claim on the guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$752.61 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. The guarantor attempted to collect the debt from the borrower. The guarantor was unable to collect the full amount due, and on 6/28/95, assigned its right and title to the loan(s) to the Department.

Since assignment of the loan, the Department has received a total of \$273.00 in payments from all sources, including Treasury Department offsets, if any. After application of these payments, the borrower now owes the United States the following:

Principal:	\$ 611.16
Interest:	\$ 222.58
Administrative/Collection Costs:	\$ 0.00
Late fees	\$ 0.00
 Total debt as of 11/22/99	\$ 833.74

Interest accrues on the principal shown here at the rate of \$0.13 per day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 11/1/95

Name: _____
Title: Loan Analyst
Branch: Litigation Branch

MICHIGAN GUARANTY AGENCY
Application and Promissory Note for a Guaranteed Student Loan

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 USC 1097. 00790

AG-X-000026-08 D

SECTION I -- TO BE COMPLETED BY THE STUDENT -- READ THE INSTRUCTIONS -- TYPE OR PRINT IN INK

1 Social Security Number	2 Last Name, First, M.I., Permanent Home Address	3 Correct Item 2A in this space
<p>Gullekson, Lori A 32017 Ched Oxygen Westland, MI 48185</p>		<p>Name _____ Address _____ _____ City, State, Zip _____</p>
4 Birthdate	5 Driver's License	6 Area Code/Phone No.
State _____	No. _____	<input checked="" type="checkbox"/> 1 Citizen <input type="checkbox"/> 2 Non-Citizen U.S. Citizenship Status (check one) Alien ID No. _____ <input checked="" type="checkbox"/> Eligible
References — You must provide separate adult references with different addresses (carefully read instructions).		
Name _____	Street, City, State, Zip _____	Area Code/Phone No. _____
Robert Gullekson 551 Birchmont, Westland, MI 48185 Michelle McKindles 31987 Laurel Park, Livonia, MI 48154 (313) Tracy Gullekson 23453 8th Lane, Lake Forest, CA 92630		Employer _____ Superior Windows Rockly Temporary Service 18 montgomery on the
Intended Enrollment Status (check one)		
<input checked="" type="checkbox"/> 1 Full-time <input type="checkbox"/> 2 At least half-time		
7 Have you ever defaulted on an Education Loan? (check one) If yes, carefully read instructions.		
<input type="checkbox"/> 1 Yes <input checked="" type="checkbox"/> 2 No		
8 Total unpaid balance of your most recent GSL. <input type="checkbox"/> 1 Interest rate on your most recent GSL.		
<input type="checkbox"/> 2 9 Total unpaid balance of all your Guaranteed Student Loans or any portion of this loan included in your Consolidation Loan. <input type="checkbox"/> 1		
10 Name and Address of Previous Lender, if any. NONE		

SEE INSTRUCTIONS ON THE FRONT OF THE BOOKLET FOR ITEM 15.
5. PERMANENT RESIDENT OF / MI / SINCE MONTH / 6 / YEAR

YEAR: 89
RECEIVED SEP 30 1991
Book Available

Best Available Copy
At Time of Imaging

Promissory Note for a Guaranteed Student Loan

is
the
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box.

SECTION II - TO BE COMPLETED BY THE SCHOOL

Name and Address of School		School Code	Area Code/Phone No.	Level Code	Item 23a In this space
DORSEY BUSINESS SCHOOL 36821 BIRKINGTON AVE MADISON HEIGHTS, MI 45071		004692	313-585-9200	1	
		Anticipated Completion Date Mo. Yr.	Correct Item 24A In this space	Enrollment Period Covered by Loan Mo. Day Yr. Mo. Day Yr.	
		6-92		9-30-91	6-26-92
Family Adjusted Gross Income	Estimated Cost of Attendance	Estimated Financial Aid for Loan	Expected Family Contribution	Difference (27 minus the sum of 28 & 29) 11,113 K	

5 Family Adjusted Gross Income <u>4545</u> .00	Estimated Cost of Attendance For Loan Period <u>13,567.00</u>	Estimated Financial Aid for Loan Period <u>2400.00</u>	Expected Family Contribution <u>154.00</u>	Difference (27 minus the sum of 28 plus 29) <u>16,013.00</u>
1 Recommended Disbursement Date <u>9-30-91</u>	Mo. Day Yr. <u>Mo. Day Yr.</u>	Mo. Day Yr.	Correct Item 29A in this space <u>-</u>	
2 I have read and understand the terms of the school certification printed on the back of the application.	Signature of Authorized Fin. Aid Director <u>Yvonne Komarski</u>		Type or Print Name and Title <u>NOPEED KOMARSKI, FINANCIAL AID</u>	Date <u>8-20-91</u>

SECTION III - TO BE COMPLETED BY THE LENDER

Name and Address of lending Institution.			Loan Amount Approved		
111 W. LAFAYETTE BLDG. DETROIT, MICHIGAN 48226			2135.00 8 %		
Manufactured Housing			Anticipated Disbursement Date(s)		
411 W. Lafayette			Mo. Day Yr.	Mo. Day Yr.	Mo. Day Yr.
Detroit, Michigan 48226 1 0 0 3 1			806008		
Signature of Authorized Lending Official			Area Code/Phone No.		
Smith			222-4870		
Type or Print Name and Title			For Lender Use Only		
P. S. Smith, AUTHORIZED AGENT					

I CERTIFY UNDER PENALTY OF
PERJURY THAT THIS IS A TRUE
AND EXACT COPY OF THE
ORIGINAL PROMISSORY NOTE
M. B. Young 11/22/95
NAME DATE